

## **REMARKS**

Claims 1-27 are pending,

Claims 1-27 are rejected.

### ***Claim Rejection – 35 USC § 102***

Claims 1-2, 4, 6-8, and 11-14 are rejected under 35 U.S.C. 102(b) as being clearly anticipated by Kim, et al., U.S. Patent No. 5,299,295 (“Kim”).

Claims 1-2, 4, 6-8, 11-18, and 22 are rejected under 35 U.S.C. 102(b) as being clearly anticipated by Havlovick, et al., U.S. Patent No. 5,475,403 (“Havlovick”).

Claims 19-21 are also rejected under 35 U.S.C. 102(b) as being anticipated by Havlovick.

### ***Claim Rejection – 35 USC § 103***

Claims 3, 5, 9-10, 23-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kim, et al. (U.S. Patent No. 5,299,295) or Havlovick, et al. (U.S. 5,475,403) in view of Don Crabb, Intuit’s Pocket Quicken Carries Benefits With It, Chicago Sun-Time, November 12, 1998, pg. 32 (“Crabb”).

Claims 1, 6, 7, 11, 16 and 22 have been amended to more clearly claim Applicant’s invention. No new matter has been added. Claims 4, 5, and 23 have been canceled. Applicant respectfully traverses the rejections of claims 2, 3, 8-10, 12-15, 17-21, and 24-27.

## **ARGUMENT**

With respect to claims 3, 9-10, and 23-27, the Examiner has indicated that neither Kim nor Havlovick disclose a touch-sensitive input device or a keyboard simulated and rendered on a display for operating the simulated keyboard. In making an obviousness rejection of the claims, the Examiner has stated that Crabb provides the missing disclosure. According to the Examiner, Crabb disclosures the use of financial software, including the ability to track and organize multiple accounts, on a Palm device. The Examiner stated that the Palm device has a touch-sensitive display/input and has a virtual keyboard for tapping out letters using a stylus.

In support of the combination of either Kim or Havlovick with Crabb, the Examiner suggested that it would have been ordinary skill in the art to use a Palm with the financial

software described in Crabb with the apparatus/method of Kim and or Havlovick to save time and reduce error or to downscale checkbooks.

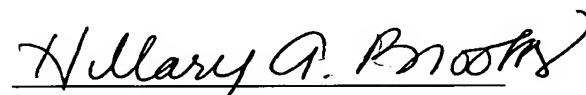
The combination of either Kim or Havlovick with Crabb does not disclose or render obvious Applicant's invention. First, there is no incentive to combine Kim or Havlovick with Crabb. In the case of Havlovick, the Examiner's combination would increase, rather than decrease, product size, as the Examiner suggests. Therefore, the suggested motivation teaches away from the combination. As for Kim, a combination of Kim and Crabb would increase complexity, rather than decreasing it for elderly or hurried individuals, as is the goal expressed in the Kim patent. Again, the suggested motivation teaches away from the combination. Second, were it obvious to make the combination, Crabb, a full four to five years after Kim and Havlovick, would have done so. Third, the combination is impermissible hindsight. There is no suggestion in Crabb of a motivation to generate electronic checks, or to generate such checks away from a desk top. Rather, Crabb simply provides for access to account information. The argument presented as to claims 3, 9-10, and 23-27, is also applicable as to claims 1, 2, 6-8, and 22.

For the foregoing reasons, reconsideration and allowance of claims 1-3, 6-22, and 24-27 of the application as amended is solicited. The Examiner is encouraged to telephone the undersigned at (503) 222-3613 if it appears that an interview would be helpful in advancing the case.

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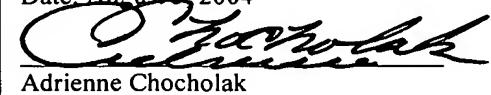
Respectfully submitted,

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment; Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450  
Date: August 3, 2004

  
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